

Mission Statement

1777

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Cover photo courtesy of The Hamilton Spectator.

For purposes of this report, "Ontario South" excludes The Salvation Army's work in the Niagara Peninsula.

1992 figures provided represent projected expenditures.

The Salvation Army, as an international movement, is an evangelical branch of the Christian church.

Its message is based on the Bible; its ministry is motivated by love for God and a practical concern for the needs of humanity.

Its mission is to preach the Gospel of Jesus Christ, supply basic human needs, provide personal counselling and undertake the spiritual and moral regeneration and physical rehabilitation of all persons in need who come within its sphere of influence regardless of race, colour, creed, sex or age.

Written and designed in Hamilton by Sandown Communications

The Salvation Army Ontario South Division 1991 Annual Report

Daniel Leece probably doesn't know it, but his contribution to the "kettle" helped 8,576 families across Ontario South, including 12,208 kids like himself, to have a better Christmas.

For many The Salvation Army kettle in shopping malls and on street corners throughout the country, symbolizes food, shelter and love to those in need.

The kettle's appearance has changed since it was introduced in San Francisco over 100 years ago to collect Christmas dinner funds for the area's needy. Its message, however, has not. It still stands out as a beacon of the hope for new beginnings the Army tries to instill in men and women who are in need socially, emotionally and spiritually.

The contributions collected in Salvation Army kettles, Red Shield boxes and the envelopes of door-to-door canvassers across Ontario South are used to express a love of God and practical concern for the needs of all the citizens of this area.



Two-year-old Daniel Leece gets a helping hand to give a helping hand, from kettle volunteer John Taylor.

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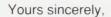
From the Public Relations Director, Ontario South

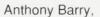
I am very pleased to present our 1991 Annual Report for the Salvation Army Ontario South Division.

I hope you will take this report home with you and read it. While it is not possible to record a year's activities in the few pages of this booklet, I have tried to give you an overall view of the scope of our services in this area.

I do extend my sincere appreciation to all who helped make our services possible: our officers and lay people, Citizen's Advisory Board members, Red Shield Committee members, office staff, members of the news media, volunteers, donors and many others.

Thank you and may God bless you.





Major

Public Relations Director



Major Anthony Barry



From the Chairman, Hamilton Advisory Board

This will be my last opportunity as Chairman of the Hamilton Advisory Board to express the gratitude of our community to the Salvation Army for the physical, moral and spiritual support you provide to so many in Hamilton-Wentworth and Burlington. The Army and the community together have responded magnificently to the current economic challenge in satisfying so many needs.

In previous communications, I have used phrases such as "making the difference," "others" and "renew" to describe the Army. Now I say that the Army makes a difference to all of us through renewal, both physical and spiritual. That is the Army's ongoing mission for which our community says "Thanks be to God" for your commitment and dedication.

The Hamilton Advisory Board members are pleased to share their time and talents in assisting in your worthy commitment to our citizens. I have enjoyed serving as Chairman for the past five years and wish my successor, Mr. Hugh Eisler, as much satisfaction as I have enjoyed.



Mr. William A. H. Filer

Yours truly,

William A. H. Filer

P.Eng, FEIC, FCSCE, FCAE, DSL

Chairman, Hamilton Advisory Board

From the Territorial Commander

As the leader of the Salvation Army in Canada and Bermuda I am happy to send greetings to all friends in Ontario South who make possible so much of the work we do. Without the help of donors, advisory board members and a host of others we could not sustain the service in many places.

It is good that in these recessionary times the giving of the public through the Red Shield Appeal has been maintained. There is no diminution of good will and on that account we are "humbly proud." At the same time it has to be said that the demands on our services have increased much more than the funds available to maintain our work. It is a Catch-22 situation. At a time when many people are less able to give, more people require help.

I am confident that with the assistance of many friends we will be able to continue to help the ever increasing number of people who are hurting in these days.

Thank you for what you have done in the past and also, in faith, thanks for what you will continue to do in the future.



Commissioner Wesley Harris

With kind regards

Wesley Harris

Commissioner



The Corps

"Some people say The Salvation Army is a welfare agency. That is a mistake! The Salvation Army is a religious force with an acute social conscience!"

So said the Right Honourable Arthur Meighen, Chairman of the Army's first National Advisory Board.

Perhaps because of its high public profile in battling poverty, hopelessness and despair across Canada, many people may not know that The Salvation Army is, first and foremost, a church, organized to preach the gospel and to bring to all who desire it, a knowledge of, and relationship with, Jesus Christ.

Across the Army's Ontario South Division, 20 Corps provide a church home to all who wish to attend. The Corps is the focal point for a full range of church activities: Sunday services, Bible studies, Sunday School, women's ministries, youth groups, senior citizens clubs and musical training and practice.

Each Corps is led by an officer who is an ordained minister, assisted by a board of volunteer lay people. The Corps Officer's principal responsibility is to provide spiritual guidance to parishioners; however, the officer also takes an active part in the community, offering the Army's services — social and spiritual — wherever there is a need.

Salvation Army corps are located in these Ontario South communities:

Acton Brantford

Burlington

Cambridge (Cambridge Citadel,

Cambridge North)

Dundas

Dunnville

Guelph

 $Hamilton \, (Argyle \, Citadel, Hamilton \, Temple,$

Mountain Citadel, Laotian Corps)

Kitchener

Listowel

Orangeville

Paris

Simcoe

Six Nations

Stoney Creek

Wingham



Major Alf Richardson is the Corps Officer at Hamilton Temple, one of 20 Salvation Army Corps in Ontario South.

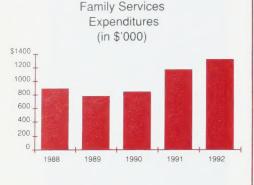


Family Services

One of The Salvation Army's strongest beliefs is in the sanctity of the family unit. For many people, however, economic, social, emotional and other circumstances mean that the unit is often on a shaky foundation. By providing pastoral counselling as well as material assistance, the Army's Family Services department tries to alleviate pressures and improve the quality of family life.

The prolonged recession's effects on Ontario South were evident nowhere more than in the Family Services department where, in Hamilton alone, the number of families seeking assistance jumped by 34 percent and the amount of food distributed tripled from the previous year. In total for 1991, The Salvation Army assisted more than 17,000 families across Ontario South with grocery vouchers, furniture, clothing, accommodation and travel.

Since Christmas is a family time, it makes sense that the Yuletide Season was Family Services' busiest. With the assistance of community food drives, toy rides, a "Share the Warmth" coat collection campaign and an unending blitz of support from corporations, the media and hundreds of volunteers, the department provided 8,576 food hampers, 2,417 coats and 33,979 toys to families for Christmas.



Representatives from Toyota Canada present some of the seven truck loads of toys collected at dealerships throughout Ontario South for the Christmas Toy Drive.





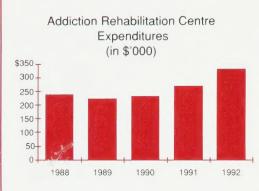
Addictions and Rehabilitations Department

Even as the work of The Salvation Army was being pioneered in Victorian London, its founder, William Booth saw and took action against the ravaging effects of alcoholism on men, women and families. Today, a much broader range of addictive substances are in force, but the devastating effects on lives — and the Army's commitment to restoring those lives — are as strong as they were in Booth's day.

At Addictions and Rehabilitations Centres in Brantford, Hamilton and Kitchener, a comprehensive program of support, guidance and protection, treatment, education and development is helping men redirect their course away from Skid Row and back toward productive lives. In 1991 the three centres provided 137,233 meals — including more than 5,000 through a Hamilton "soup line" program — and 44,997 beds for the night. Staff and volunteers also conducted 1,241 rehabilitation classes and more than 500 chapel services.

The stay may be overnight, a few days or even weeks, but regardless, a good night's sleep, a nourishing meal and spiritual guidance as well as assistance through job placements and personal counselling are available to any man who wants to restore his place in the world.





Work therapy, including restoring articles to be sold at The Salvation Army's Family Thrift Stores, is part of the rehabilitation program at the centres.



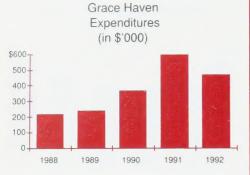
Grace Haven

Helping to meet the needs of the unwed mother during pregnancy and assisting her and her child in the days after is the focus of The Salvation Army's Grace Haven in Hamilton. Whether she chooses to become a single parent or to release the child for adoption, the mother's road is not easy, and the Grace Haven provides an umbrella of services to support her in her decision.

In 1991, 34 girls took part in the Grace Haven's residential prenatal programs which include training in life skills, problem solving skills, primary care and other courses aimed at developing self-responsibility and independence. Another 25 day students attended a school program operated jointly with the Hamilton Board of Education and staffed by two full-time teachers.

Over the year, more than 700 mothers and babies benefited from the Grace Haven's postnatal services, including a drop-in clinic staffed by a public health nurse and a parenting skills development program which assists adolescent parents, high-risk parents and others needing extra support. Another 445 girls were helped through a 24-hour support telephone line.

Children in particular, but parents too, also enjoyed the facilities of the Grace Haven's Children's Corner Drop-in Resource Centre and Toy Lending Library, where babies up to age five share in learning activities, and adults can access parenting resources.



Captain Marie Osmond (right) and other Grace Haven staff provide guidance during pregnancy and early parenting.



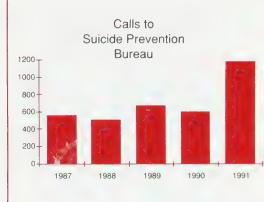


Suicide Prevention

They might be your neighbours, your co-workers, even your family members. Their turmoil is often hidden from those who are closest. When it reaches the point where suicide seems to be the only alternative, it's often the reassurance of a stranger that they seek —someone who can provide a listening ear and offer practical guidance in a non-judgemental manner.

Under the direction of The Salvation Army's Family Services department, trained volunteers and officers on duty around-the-clock responded to 1,184 calls in 1991. Since the Crisis Line number was listed in the front of the telephone book in late October, the number of calls — particularly during the Christmas season — has increased dramatically. The problems are many — job loss, domestic violence, illness, substance abuse, marital breakdown — and Suicide Prevention personnel work closely with other community resources, such as police departments, hospitals and social workers to deal with both emergency situations and those that require support over a longer term.

The value of the Suicide Prevention Bureau is immeasurable — just ask the loved ones of those whose lives have been saved.





Volunteers respond to calls on the Suicide Crisis line 24 hours per day.



Correctional Services Expenditures (in \$'000)

1990

1991

1989

50

1988

Correctional and Justice Services Department

The slam of the cell door can bring a feeling of isolation and hopelessness that can be overwhelming to even the hardest heart. Demonstrating to prisoners that there is still someone who cares is an important role for The Salvation Army's Correctional and Justice Services Department.

Through many avenues and many people The Salvation Army provides offenders with encouragement, counselling and the first steps toward a new life. Coordinated through Correctional Services centres in Hamilton, Brantford, Guelph and Kitchener, officers, professional lay people and volunteers visit institutions to conduct Bible studies and church services. In 1991, they also offered prisoners a personal word of comfort through 1,476 cell visits.

Throughout the year, Correctional Services personnel work closely with the National Parole Board, lawyers, police, magistrates and other court personnel to meet the needs of the inmates. They also appeared as representatives in provincial courts more than 1,000 times to speak on behalf of the accused, and to support those appearing for the first time. Just as important, they visited nearly 200 families of the incarcerated to provide comfort and support during this highly stressful period.

A related area of service is the operation of Community Resource Centres in Brantford, Hamilton and Guelph which, in 1991, provided an alternative to imprisonment for 452 offenders. Through the "CRCs" the Army assists residents to complete their education, find employment and accommodation and handle the problems associated with adjusting to a life outside.

A prison ministry volunteer shares a quiet word with a prisoner. Correctional Services staff and volunteers made 1,476 cell visits in 1991.





League of Mercy

Though never actually alone, residents of hospitals and institutions are often very lonely people. Despite the best efforts of professional staff, separation from familiar settings, people and routines often adds to the anxiety caused by ill health.

League of Mercy workers, volunteers all, help to make confinement — to hospitals, nursing homes, senior citizens residences and private homes — a little easier to take, particularly for the many who receive no other visitor.

In 1991 League of Mercy volunteers spent 8,857 hours helping some 16,000 people in 138 institutions across Ontario South. Whether the assistance is practical — like running an errand, contacting a family member or writing a letter — or spiritual, like sharing a quiet word of comfort and encouragement, League of Mercy workers take their business personally, and provide one of the Army's most visible, valuable and appreciated services.



League of Mercy volunteers Sylvia Thomson (left) and Major Sandra Cooper pack some of the 14,276 "Sunshine Bags" distributed to hospitals last Christmas.



New Canadians Program

Though eager to build a life in their adopted homeland, new immigrants still find language and customs confusing and difficult. Helping to ease the transition is the role of The Salvation Army's New Canadians Program in Hamilton.

In 1991, enrolment was at full capacity, with 566 students learning to speak, read and write English. For those awaiting immigration rulings, it was an ideal time to study the language. For many others, it was their first opportunity to learn English properly, and for several, it meant future opportunities as they took part in the Test of English as a Foreign Language which prepares them for university entrance.

In addition to teaching language skills, much time is devoted to accompanying individuals to immigration hearings, lawyers and doctors appointments, and in locating appropriate housing. Visitors to the school during the year included representatives from the Hamilton Board of Education, Canada Employment, and Immigration, and The Salvation Army's Territorial Commander, Wesley Harris, who reminded the students that Jesus too, was a refugee.



Attendance at day and evening classes helped many new Canadians to acquire the language skills they will need to manage in the working world.





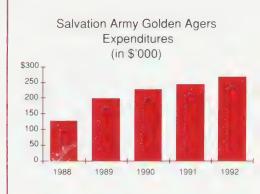
Golden Agers

Though many of us yearn for retirement, those who no longer run the daily routine of work and family often find the hours long, and sometimes lonely. For 516 senior citizens in Hamilton, the place to find fellowship and activity in 1991, was The Salvation Army Golden Agers Centre.

At no other stage in one's life is the well-being of body, mind and soul so interdependent, and "SAGA" caters to the needs of all three. Its members are welcome to enjoy a "nine-to-five" routine which includes daily fitness programs and craft sessions, as well as participation in a fun band and choir which entertains at hospitals, frequent outings and visits from health care and other professionals.

Weekly Bible studies and singalong devotionals are an important part of the fellowship, as are mealtimes: the centre served up some 13,688 nutritious and affordable hot dinners to its members in 1991.

Attendance at morning and afternoon programs topped the 22,000 mark last year, as seniors enjoyed facilities, food and friendship courtesy of SAGA.





Like more than 500 other seniors, Mary Johnston enjoys ceramics classes and the fellowship that goes along with them at the Salvation Army Golden Agers Centre.



Charles C. Lawson Lodge

Feeling and being a part of the world, with all its ups and downs, is the goal to which residents of Lawson Lodge aspire — and achieve.

Lawson Lodge provides a home to 12 mentally handicapped adults aged 18 to 40. Some attend schools, others work in the community, but all, with the guidance of trained counsellors, learn to accept their limitations and maximize their potential to cope and to contribute in the community at large.

There is an ongoing focus on independence as they learn basic life skills such as how to use public transportation, prepare meals, take care of their rooms and themselves and how to behave appropriately with others.

Just as important as developing practical skills, counsellors also place strong emphasis on fostering a sense of self-esteem and self-worth within the residents, characteristics crucial to coping with the pressures outside.



Residents of Lawson Lodge learn independent social skills in a homestyle environment.





Senior Citizens

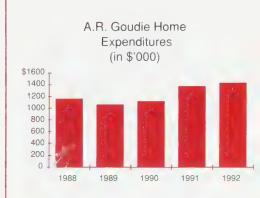
A kind hand and a patient heart has been the guiding philosophy by which the A.R. Goudie Eventide Home has served its elderly residents for over 30 years. In 1991, construction began on a new facility which will allow the home to continue to its tradition of compassionate long-term care effectively, while at the same time providing much more adequate physical comforts.

When construction is completed late this summer, the new building, constructed at the rear of the existing property, will provide a home to 80 residents, approximately 60 of which will be in single accommodation with private washroom facilities. Activities, exercises, crafts and meals will all be enjoyed in more spacious surroundings in which wheelchairs and walkers can be easily manoeuvred.

Most important, while the home's emphasis will continue to be on helping its seniors to maintain an independent lifestyle, a new three-storey nursing unit will allow more personalized care as it is needed. Residents and their family will no longer have the worry associated with finding alternate accommodation as they become less able to care for themselves.

Aging doesn't have to be a frightening experience. By providing a full program of health care, recreation and spiritual support, the A.R. Goudie Home ensures the well-being of seniors and provides a high level of assurance to their families.





Eventide Home residents proudly accept their bowling championship trophies.

Maintaining an independent lifestyle is a primary emphasis at the homes.



Camp Selkirk

A week of fresh air, good food, sports, swimming, entertainment and crafts is a surefire way to capture children's attention. It not only provides nourishment and exercise for their growing bodies, but also for their growing minds to help equip them to lead fulfilling adult lives.

Camp Selkirk, located on Lake Erie, is the Divisional Camp for Ontario South. In 1991, 1,378 children and adults attended 13 camps at Selkirk. These included programs for guides, scouters, cubs and brownies, young musicians, women's groups and young mothers. An important part of the summer's program at Camp Selkirk are several weeks of "fresh air" camps attended by 238 underprivileged children sponsored by the Army's Family Services Department.



Campfires are just part of the summer fun enjoyed by children who attend fresh air camps at Selkirk.





Emergency Services

Fire, flood, evacuation — whatever the disaster, The Salvation Army is always ready at hand, not to duplicate the services of any other organization, but to do whatever needs to be done.

It may be supplying clothes, food or shelter to the family displaced by an emergency; it may be a call from a parent in another city, seeking help for a child who needs it right away; it may just be providing a hot drink and a sandwich at the scene of a disaster.

Whatever the need, The Salvation Army works to alleviate it.



Whatever the emergency, whatever the need, The Salvation Army is ready to do what has to be done.

World Services

In 1985, The Salvation Army began a campaign in major Canadian cities to raise funds for the desperately poor and needy in the Third World.

Since then, over \$10 million has been raised for Third World relief, including over \$100,000 that was raised in Hamilton in 1991. This money is augmented by generous funding from the Canadian International Development Agency.

At the beginning of 1991, nearly 100 Salvation Army development projects, sponsored through this program were underway, including vocational training programs, reconstruction projects and the provision of food and medical supplies.

Through the Salvation Army's World Services program, the generosity of supporters from across Ontario South is helping to improve the quality of lives around the world.



Financial Summary

Estimated Expenditures 1992, Ontario South

Addictions and rehabilitation centres ¹	\$ 3,234,276
A.R. Goudie Home, Kitchener	1,426,206
Golden Agers Centre	266,800
Grace Haven ²	465,005
Charles C. Lawson Lodge ²	414,490
Correctional and justice services ²	331,075
Community Resources Centres ²	1,290,595
Family services ¹	1,311,273
Christmas relief	520,239
Camps	273,273
Corps community centres ¹	2,155,736
League of Mercy	19,587
New Canadians Program	67,765
Parent-Child Resource Centre, Kitchener	75,545
Public relations and fundraising costs	478,991
Total	\$12,330,856

¹Underwritten in part by United Way (of Cambridge, Kitchener and Simcoe) ²Underwritten in part by government

1992 Campaign Objective: \$1,600,000



For further fiscal details, contact: Financial Secretary The Salvation Army National Headquarters P.O. Box 4021, Postal Station A Toronto, Ontario M5W 2B1

Fact Sheet

An Overview of Salvation Army Activity in Ontario South in 1991

Parsons assisted through Family Continue	F0 000
Persons assisted through Family Services	59,369
Families assisted at Christmas	8,576
Children assisted at Christmas	12,208
Men admitted to addiction rehabilitation program	248
Bed nights provided at centres and men's hostel	30,796
Meals provided at centres and men's hostel	97,391
Addiction rehabilitation classes held	9,713
Children attending Grace Haven drop-in program	451
Adults attending Grace Haven drop-in program	333
Calls received on Suicide Prevention line	1,184
Percentage increase in calls over 1990	69
Suicide call follow ups made with Salvation Army officers,	
hospitals, police, relatives	454
Christmas treats distributed in correctional institutions	1904
Persons spoken for in court	231
Prison cell visits	1,476
Community Resource Centre residents involved	
in community service work	448
Christmas treats distributed in hospitals and other institutions	
by League of Mercy workers	14,276
Periodicals distributed by League of Mercy	117,820
Morning program attendance at Golden Agers Centre	10,196
Afternoon program attendance	12,212
Campers at Camp Selkirk	1,378
Days care provided at Charles C. Lawson Lodge	4,380
Days care provided at A. R. Goudie Eventide Home	26,391
Families provided with emergency food	12,978
Families assisted with accommodation	92



From the Territorial Public Relations Secretary

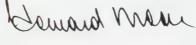
It is hardly necessary for me to report that we have passed through a very difficult year. The continuing recession is such that there is scarcely a family in Canada that has not felt its impact to some degree.

Despite this, The Salvation Army continues to experience the respect of a very generous and supportive public. This annual report shows that public confidence translated into dollars. As you have reviewed the reports of our various services as well as the financial page, you will understand why we are so appreciative of this strong community support.

There are many people who helped make this possible: campaign committees and zone leaders, officers and, of course, our many canvassers and donors. This kind of cooperation is required if objectives are to be reached and the needy assisted.

To all — A very special Thank You. Indeed you have made the difference. May God bless you.

Yours sincerely,



Howard Moore Lieut.-Colonel

Public Relations Secretary





From the Divisional Commander

10-9-8-7-6-5-4-3-2-1 - FIRE!!

Onboard was Dr. Roberta Bondar, a neurologist who likes flying in hot air balloons, targetshooting, flying, cross-country skiing, squash and reading Hardy Boys Mysteries.

Although the first Canadian woman astronaut in space has many interests and accomplishments she said, "I am prepared. This is my goal. I don't want to deal with other issues. I AM FOCUSED and that's the way I have to be."

I AM FOCUSED, Jesus implied when his disciples felt he should eat and he replied with "My food is to do the will of him who sent me, to accomplish and finish his work." *John 4:34*.

And out of that dynamic

He loved

He healed

He saved.

Jesus FOCUSED on vast communities of souls, an eternal harvest. *John 4:35-36*. William Booth at age of 15 knelt at a table in a Methodist Sunday School. His life was FOCUSED in the prayer he offered in which he said "God would have all there was of William Booth."

In 1905 when William Booth received the Freedom of the City of London he said. "I consecrated myself and my wife and my children and all I possess to labour for the benefit of the poor and outcast. I resolved that their God should be my God and their people should be my people."

William Booth remained FOCUSED.

The focus of Christ and of William Booth has been passed on to Salvation Army officers and soldiers who have learned to press on,

Focused

Loving

Healing

Saving

I close by thanking all who support us in our FOCUSED ministries.

my Serr

Sincerely yours,

William Kerr

Lieut.-Colonel

Divisional Commander



Lieut.-Colonel William Kerr



Advisory Boards

Hamilton

William A.H. Filer, FEIC, OSM, Chairman Major Anthony Barry, Exec. Secretary

J.Douglas Bell, M.D.

Peter Dawson

Hugh H. Eisler, P.Eng.

Stephen m. Fletcher, CM, CLU, LLD

George Lethbridge

Lockhart W. Morgan

Donald A.R. Pepper

John F. Reesor, QC

Don Smith

Peter Sullivan

Donna Thomson

Gordon V. Torrance

Life Members

R.R. Craig

Stephen M. Fletcher

Kitchener

Mrs. Edith MacIntosh, Chairman

Major Anthony Barry, Exec. Secretary

Roger Farwell

Major Ed Hiscock

J.R. McGill

Ron Steer

Brantford

R. Bruce Forbes, Chairman

Major Anthony Barry, Exec. Secretary

Jack R. Dymond

Lieut.-Colonel William Kerr

Don Ludlow

Paul Read, QC

Life Member

Arthur James

James Carman

Bonnie Duke

Harold K. Embree

Lieut.-Colonel William Kerr

Colin Millar

Alfred R. Oliver

Norman B. Preece

Alderman Yvonne Roach

John S. Spearing, FCA

Thomas Sutherland, QC

William P. Tinsley

Bonnie Duke

John F. Reesor, QC

Mr. Wilf Park, Vice-Chairman

Bruce Davis

William Greenwood

Lieut.-Colonel William Kerr

James R. Reid

Major David Wilder

Harvey Bettesworth, CA, Vice-Chairman

Jack Bragg

A. Reville Hitchon

Graham Kneale, QC

Major Ian McAlister

Vyrtle H. Sisson



Cambridge

Roy H. Clarke, QC, Chairman

Albert E. Boone

Lieut.-Colonel William Kerr

Barry Smith

Life Member

Lincoln Magor

Red Shield Committee

Don Smith, General Chairman

Division Chairpersons

David Simpson, Hamilton Corporate Dr. J. Douglas Bell, Hamilton Medical

Peter Sullivan, Hamilton Legal

Dr. C. Bruce Morrow, Hamilton Dental

Stephen M. Fletcher, Hamilton Special Names Roly Bird, Burlington Special Names

Roy Leggat, Hamilton Small Business Stephen Medley, General Insurance

Donna Thomson, Publicity

Major Anthony Barry, Exec. Secretary

H.A. French

Norma Morossi

Major Robert Speakman

Roy Leggat, Vice-Chairman

David Porteous, Burlington Corporate Dr. Adam Grzeslo, Burlington Medical Tom Sutherland, QC Burlington Legal Dr. E. Cipparone, Burlington Dental Roly Bird, Burlington Special Names John Thorpe, Burlington Small Business R.K. Giuliani, Life Insurance

Steering Committee, Hamilton and Burlington

Bonnie Duke Stephen M. Fletcher

G.W.E. Gordon Alfred Oliver
D.A.R. Pepper Norm Preece
Don Smith Peter Sullivan
Monica Taylor William Tinsley



Planned Giving

The Salvation Army's Planned Giving means that you're never too old to help battle poverty, illness and hopelessness. The planned (ie. deferred) gift is one that is legally provided for during the donor's lifetime, but whose benefits are not received by the charity until later, usually upon the death of the donor, or of another beneficiary if one has been named.

There are five basic instruments in The Salvation Army's planned giving portfolio: bequests from wills, gift annuities, property and security gifts and life insurance. All provide significant tax advantages.

Planned giving enables people to make more substantial gifts to charity than would normally be possible. The program's gift annuity option also provides donors with a lifetime source of income.

Further information about the planned giving program is available — without obligation — from the Public Relations Department, The Salvation Army, 340 York Blvd., Hamilton Ontario, L8R 3L2, (416) 521-1660.





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